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CURRICULUM VITAE EXPERT WITNESS QUALFICATIONS

EDUCATION / STATE BAR ADMISSION

1966	A.B. Degree, Psychology – Stanford University
1967	Rockefeller Fellowship- Boston University, School of Theology
1970	J.D. Degree – University of California, Hastings College of the Law

1971 Admitted to practice law in the State of California, District Courts in the State of California, and before the United States Supreme Court

BAR MEMBERSHIPS

American Bar Association California State Bar Sacramento County Bar Association

AFFILIATIONS

Federation of Defense and Corporate Counsel
Defense Research Institute
Northern California Association of Defense Counsel
Attorneys Insurance Mutual

A Founding Board Member, involved with drafting policy, coverage underwriting and claims administration from 1986 to 1990

EXPERIENCE

1970 to 1990 Senior Partner, Haight, Brown & Bonesteel in Los Angeles; formed and headed the Coverage/Bad Faith Department which grew to over 20 lawyers in the 1980s.

1991 to 2001 Senior Partner, Johnson, Schachter & Collins in Sacramento.

2001 to 2007 Of Counsel, Farmer, Murphy, Smith & Alliston.

2007 to 2009 Of Counsel, Murphy, Campbell, Guthrie & Alliston.

Mr. Collins has testified before the State Senate Insurance Committee on automobile insurance issues. He has authored several books for lectures in the area of insurance coverage and has written articles for the nationally published DRI Journal, "For the Defense." He has authored two Professional Liability policies. He authored a June 2013 article for Advocate magazine, "Independent Cumis Counsel".

Mr. Collins was a co-founder and original member of the Board of Directors (1985 – 1990) of Attorneys Insurance Mutual (AIM), a captive professional liability insurer of large California law firms; he drafted the errors and omissions policy for AIM, and was actively engaged in both the underwriting of the policies and the management of claims.

He has multiple state and federal published opinions in coverage law, including duty to defend, automobile and homeowners coverage, legal malpractice, product liability, trigger of loss, and advertising injury. (Published cases: Phoenix Insurance Company v. Sukut Construction Company, Inc. (1982) 136 Cal.App.3d 673; McCall v. Great American Insurance Company (1981) 119 Cal.App.3d 993; Zurich-American Insurance Company v. Liberty Mutual Insurance Company (1978) 85 Cal.App.3d 481 Aetna Casualty & Surety Company v. Lonnie Richmond (1977) 76 Cal.App.3d 645; Hancock Laboratories, Inc. v. Admiral Insurance Company (9th Cir. 1985) 777 F.2d 520; Peerless Lighting Corp. v. American Motorists Insurance Company (2000) 82 Cal.App.4th 995.

Mr. Collins has testified as an expert witness in state and federal court, including the published commercial bad faith case of <u>Century Surety v. Polisso</u> (2006) 139 Cal.App.4th 922, where the Third Appellate District confirmed the underlying judgment for mishandling first party and third party CGL policy claims, upholding punitive damages of over 2 million dollars.

Mr. Collins has testified as an expert before the California Senate Insurance Committee and has served as a consultant for the California Department of Insurance.

Since admission to the California State Bar, Mr. Collins has been primarily involved in civil litigation with a focus on insurance coverage, bad faith litigation, casualty defense, civil trial work, claims handling processes and general insurance law. Over 30 years of consulting with various insurance companies regarding claims handling, preparation of claims manuals and insurance laws as they apply to insurance company claims practices. Advising claims representatives on a regular basis regarding their handling of claims and their counsel's handling of claims including Automobile, Homeowners, General Liability, Trademark, Trade dress claims, and Professional Liability.